

Bank balance sheet

Table 1

#1

JSCB "Kapitalbank"

June 30, 2022

in thousand UZS

No.	Assets	Total	in national currency	in foreign currency (equivalent to UZS)			
1	Cash and other payment documents	1 599 606 478	459 643 203	1 139 963 275			0
2	Due from Central Bank of Uzbekistan	4 941 520 775	2 181 654 629	2 759 866 146			0
3	Net due from other banks, net	2 131 225 510	7 886 998	2 123 338 512			0
3.1	Gross due from other banks, gross	2 131 225 510	7 886 998	2 123 338 512			0
3.2	Less: Reserves for possible losses	0	0	0			0
4	Net purchase and sale accounts,	1 324 797 493	1 324 797 493	0			0
4.1	Gross securities on purchase and sale,	1 355 204 000	1 355 204 000	0			0
4.2	Discount and premiums on securities	-30 406 507	-30 406 507	0			0
4.3	Less: Reserves for possible losses	0	0	0			0
5	Net precious metals, coins, stones	0	0	0			0
5.1	Gross precious metals, coins, stones	0	0	0			0
5.2	Less: Reserves for possible losses	0	0	0			0
6	Net investments	101 077 000	101 077 000	0			0
6.1	Gross investments	101 077 000	101 077 000	0			0
6.2	Investment costs, discounts and rewards	0	0	0			0
6.3	Less: Reserves for possible losses	0	0	0			0
7	Net securities purchased under REPO agreement	0	0	0			0
7.1	Net securities purchased under REPO agreement	0	0	0			0
7.2	Reserves for possible losses	0	0	0			0
8	Net loans and leasing transactions	10 931 660 943	7 384 776 651	3 546 884 292			0
8.1	Gross loans and leasing transactions	11 042 656 544	7 458 338 630	3 584 317 914			0
8.2	Less: Reserves for possible losses	110 995 601	73 561 979	37 433 622			0
9	Net customer liabilities on financial instruments	0	0	0			0
9.1	Gross customer liabilities on financial instruments	0	0	0			0
9.2	Less: Reserves for possible losses	0	0	0			0
10	Net fixed assets	762 548 883	762 548 883	0			0
11	Net total accrued interest and non-interest income	178 624 154	158 872 178	19 751 976			0
11.1	Gross due accrued interest	168 411 497	148 112 665	20 298 832			0
11.2	Gross due accrued non-interest income	18 388 192	17 901 184	487 008			0
11.2.1	Less: Reserves for possible losses	8 175 535	7 141 671	1 033 864			0
12	Net other own property of the bank	86 303 514	86 303 514	0			0
12.1	Gross other own property on loans and leasing	86 268 108	86 268 108	0			0
12.2	Gross other own property of the bank	7 710 724	7 710 724	0			0
12.3	Less: Accumulated wear and reserves for possible losses	7 675 318	7 675 318	0			0
13	Reserves for assets classified as standard	137 471 998	137 471 998	0			0
13.1	Reserves for loans, leasing and factoring classified as standard	106 795 555	106 795 555	0			0
13.2	Reserves for other assets classified as standard	29 293 022	29 293 022	0			0
13.3	Reserves for accrued interest and fee income on assets classified as standard	1 383 421	1 383 421	0			0
14	Net other assets	596 732 277	520 541 268	76 191 009			0
14.1	Gross other assets	603 214 541	527 023 532	76 191 009			0
14.2	Less: Reserves for possible losses	6 482 264	6 482 264	0			0
14.3	Purchase and sale of currency and foreign exchange positions	0	0	0			0
15	Total assets	22 516 625 029	12 850 629 819	9 665 995 210	16 183 381 376	10 011 403 240	6 171 978 136
	LIABILITIES						
16	Demand deposits	7 904 023 643	3 014 696 818	4 889 326 825			0
17	Term deposits	11 360 327 375	6 317 078 938	5 043 248 437			0
18	Due to Central Bank of Uzbekistan	0	0	0			0
19	Due to other banks	126 265 012	12 602 929	113 662 083			0
20	Securities sold under REPO agreement	0	0	0			0
21	Due loans and leasing transactions	391 464 701	70 282 725	321 181 976			0
22	Securities issued by the bank	0	0	0			0
23	Subordinated debt obligations	168 237 113	163 350 000	4 887 113			0
24	Due accrued interest	37 180 535	26 113 331	11 067 204			0
25	Due accrued taxes	2 222 254	2 222 254	0			0
26	Clearing transactions	33 864 382	1 480 416	32 383 966			0
27	Reserves created on off-balance sheet arrangements classified as standard	3 913 935	3 913 935	0			0
28	Other liabilities	460 812 243	300 300 766	160 511 477			0
29	Total liabilities	20 488 311 193	9 912 042 112	10 576 269 081	14 491 486 779	7 562 451 561	6 929 035 218
	EQUITY						
30	Authorized capital	407 385 173	407 385 173	0			0
30.1	Ordinary shares	369 385 173	369 385 173	0			0
30.2	Privileged shares	38 000 000	38 000 000	0			0
31	Additional paid-in capital	349 727 222	349 727 222	0			0
32	Reserve capital	384 271 462	384 271 462	0			0
32.1	Reserve fund for general purposes	380 003 631	380 003 631	0			0
32.2	Reserve created on standard assets	0	0	0			0
32.3	Reserve for devaluation	0	0	0			0
32.4	Other reserves and funds	4 267 831	4 267 831	0			0
33	Retained profit	886 929 979	886 929 979	0			0
33.1	out of which, net profit (loss) of the current year	134 662 753	134 662 753	0			0
34	Total equity	2 028 313 836	2 028 313 836	0			0
35	Total liabilities and equity	22 516 625 029	11 940 355 948	10 576 269 081			0

REPORT ON FINANCIAL RESULTS

Table 3

JSCB "Kapitalbank"

June 30, 2022

in thousand UZS

No.	Categories	Total	in national currency	in foreign currency (equivalent to UZS)
1.	1. INTEREST INCOME			
a.	Interest income IN accounts in the Central Bank of Uzbekistan	5 325 753	5 325 753	0
b.	Interest income IN accounts in other banks	5 168 186	3 828 110	1 340 076
c.	Interest income on investments	0	0	
g.	Interest income on purchase and sale accounts of securities	97 816 873	97 816 873	
d.	Interest income on customer liabilities	0	0	
e.	Interest income on customer liabilities on outstanding acceptances of this bank	0	0	
i.	Interest, Discount (Discounts) and contributions on credit and leasing transactions	768 687 121	680 707 899	87 979 222
h.	Interest income on purchased securities REPO agreements	27 993	27 993	
r.	Other interest income	854 556 544	682 312 245	172 244 299
q.	Total interest income	1 731 582 470	1 470 018 873	261 563 597
2.	INTEREST EXPENSES			
a.	Interest expenses on demand deposits	1 212 218	1 212 218	0
b.	Interest expenses on term deposits	407 215 709	327 754 677	79 461 032
c.	Interest expenses on due accounts to the Central Bank of Uzbekistan	0	0	
d.	Interest expenses on due accounts to other banks	9 378 281	9 378 281	0
f.	Total interest expenses on deposits	417 806 208	338 345 176	79 461 032
e.	Interest expenses on dues loans	8 115 104	8 115 104	0
j.	Interest expenses on sold securities under REPO agreements	6 601 858	6 601 858	
h.	Other interest expenses	860 886 627	688 353 082	172 533 545
r.	Total interest expenses on liabilities	875 603 589	703 070 044	172 533 545
k.	Total interest expenses	1 293 409 797	1 041 415 220	251 994 577
3.	NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSS ON ASSETS	438 172 673	428 603 653	9 569 020
a.	Less: Estimation of possible losses on loans and leasing	187 159 971	187 159 971	0
b.	Less: Estimation of possible losses on securities	3 335 004	3 335 004	0
c.	Less: Estimation of possible losses on investments	283 998	283 998	0
d.	Less: Estimation of possible losses on other assets	42 375 383	42 410 346	-34 963
f.	Net interest income after estimation of possible losses on loans and leasing	205 018 317	195 414 334	9 603 983
4.	NON-INTEREST INCOME			
a.	Income from commissions and fees for service	312 648 959	312 648 959	
b.	Profit in foreign currency	715 784 611	98 324	715 686 287
c.	Profit from commercial operations	0	0	
d.	Profits and dividends on investments	23 194	23 194	0
f.	Other non-interest income	235 018 611	188 986 106	46 032 505
	<i>including</i>			
d1.	Return of reserves created to cover losses on assets	9 888 614	9 540 587	348 027
d2.	Recovery of write-offs	140 976 527	96 206 995	44 769 532
e.	Total interest free income	1 263 475 375	501 756 583	761 718 792
5.	NON-INTEREST EXPENSES			
a.	Expenses on commission and fees for service	133 401 798	133 401 798	
b.	Losses in foreign currency	457 824 607	109 580	457 715 027
c.	Losses on purchase and sale accounts	0	0	
d.	Losses from investment	0	0	0
f.	Other non-interest expenses	1 837 075	1 837 075	0
e.	Total non-interest expenses	593 063 480	135 348 453	457 715 027
6.	NET INCOME OPERATING EXPENSES	875 430 212	561 822 464	313 607 748
7.	OPERATING EXPENSES			
a.	Salaries and other expenses for employees	166 763 880	166 763 880	
b.	out of which, payments to key management personnel	2 787 435	2 787 435	
c.	Rent and maintenance	22 126 701	22 126 701	
d.	Travel and transportation expenses	2 159 280	2 159 280	
f.	Administrative expenses	17 342 306	17 342 306	
g.	Representation and charity	13 636 114	13 636 114	
e.	Depreciation	37 617 136	37 617 136	
i.	Insurance	103 722	103 722	
h.	Taxes	5 484 610	5 484 610	
k.	Fines and penalties	9 478	9 478	
q.	Other operating expenses	7 564 103	7 564 103	
w.	Total operating expenses	272 807 330	272 807 330	
8.	NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS	602 622 882	289 015 134	313 607 748
a.	Estimation of ncome tax	115 863 322	115 863 322	
9.	INCOME BEFORE AMENDMENTS	486 759 560	173 151 812	313 607 748
a.	Net unexpected income or loss	0	0	0
b.	Other net adjustments to profit	0	0	0
10.	NET PROFIT (LOSS)	486 759 560	173 151 812	313 607 748

741 665 782

561 631 929